

exceed 6.6 µg/L more than once every three years on the average (Criteria Continuous Concentration (CCC) or Chronic Criterion).

Saltwater: Aquatic life should not be affected unacceptably if the:

One-hour average concentration of nonylphenol does not exceed 7.0 µg/L more than once every three years on the average (Criteria Maximum Concentration (CMC) or Acute Criterion); and Four-day average concentration of nonylphenol does not exceed 1.7 µg/L more than once every three years on the average (Criteria Continuous Concentration (CCC) or Chronic Criterion).

D. Why Is EPA Notifying the Public About the Final Aquatic Life Ambient Water Quality Criteria for Nonylphenol and How Did the Criteria Change?

Today, EPA is notifying the public that the final aquatic life ambient water quality criteria for nonylphenol are available. In a separate **Federal Register** on January 5, 2004 (69 FR 340), EPA notified the public that draft aquatic life ambient water quality criteria for nonylphenol were available and solicited scientific input. Based on the information and data submitted, EPA revised the draft criteria and is now making the final aquatic life ambient water quality criteria for nonylphenol available to the public. The freshwater acute criterion of 28 µg/L did not change. Recalculation of the final acute/chronic ratio for nonylphenol resulted in changing the final freshwater chronic criterion from 5.9 µg/L to 6.6 µg/L. The saltwater acute criterion changed from 6.7 µg/L to 7.0 µg/L. The saltwater chronic criterion changed from 1.4 µg/L to 1.7 µg/L.

E. What Other Activities Is EPA Engaged in Related to Nonylphenol?

As part of its Environmental Stewardship program, EPA is developing the Safer Detergents Stewardship Initiative (SDSI). The SDSI would help ensure the health, safety, and vitality of U.S. waters by encouraging the development, manufacture, and use of safer detergents.

The Agency is initiating this new program, in part, because of the increasing levels of nonylphenol in certain receiving streams, which appear to correlate with increasing production and use of nonylphenol ethoxylate surfactants. By encouraging the manufacture and use of safer surfactants, the SDSI aims to reduce the quantity of nonylphenol ethoxylates discharged to ambient waters. The SDSI and the recommended ambient water

quality criteria for nonylphenol complement one another as components in EPA's efforts to protect U.S. waters.

SDSI is cosponsored by the Office of Prevention, Pesticides and Toxic Substances (OPPTS) and the Office of Water (OW). To learn more about the SDSI, visit <http://www.epa.gov/dfe/> or for further information, contact David DiFiore, Economics, Exposure and Technology Division (7406M), U.S. EPA, 1200 Pennsylvania Avenue, NW., Washington, DC 20460; (202) 564-8796; difiore.david@epa.gov.

Dated: February 16, 2006.

Ephraim S. King,

Director, Office of Science and Technology.

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DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

[Docket No. 05-21]

FEDERAL RESERVE SYSTEM

[Docket No. OP-1246]

FEDERAL DEPOSIT INSURANCE CORPORATION

DEPARTMENT OF THE TREASURY

Office of Thrift Supervision

[No. 2005-56]

NATIONAL CREDIT UNION ADMINISTRATION

Interagency Guidance on Nontraditional Mortgage Products; Extension of Comment Period

AGENCIES: Office of the Comptroller of the Currency, Treasury (OCC); Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC); Office of Thrift Supervision, Treasury (OTS); and National Credit Union Administration (NCUA).

ACTION: Proposed guidance; extension of comment period.

SUMMARY: On December 29, 2005, the OCC, Board, FDIC, OTS, and NCUA (the Agencies) published for public comment proposed Interagency Guidance on Nontraditional Mortgage Products (Guidance). The Agencies are extending the comment period on the proposed guidance for 30 days.

DATES: Comments must be submitted on or before March 29, 2006.

ADDRESSES: The Agencies will jointly review all of the comments submitted.

Therefore, interested parties may send comments to any of the Agencies and need not send comments (or copies) to all of the Agencies. Please consider submitting your comments by e-mail or fax since paper mail in the Washington area and at the Agencies is subject to delay. Interested parties are invited to submit comments to:

OCC: You should include "OCC" and Docket Number 05-21 in your comment. You may submit your comment by any of the following methods:

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.
- OCC Web site: <http://www.occ.treas.gov>. Click on "Contact the OCC," scroll down and click on "Comments on Proposed Regulations."
- E-Mail Address:

regs.comments@occ.treas.gov.

- Fax: (202) 874-4448.
- Mail: Office of the Comptroller of the Currency, 250 E Street, SW., Mail Stop 1-5, Washington, DC 20219.
- Hand Delivery/Courier: 250 E Street, SW., Attn: Public Information Room, Mail Stop 1-5, Washington, DC 20219.

Instructions: All submissions received must include the agency name (OCC) and docket number for this notice. In general, the OCC will enter all comments received into the docket without change, including any business or personal information that you provide.

You may review comments and other related materials by any of the following methods:

- Viewing Comments Personally: You may personally inspect and photocopy comments at the OCC's Public Information Room, 250 E Street, SW., Washington, DC. You can make an appointment to inspect comments by calling (202) 874-5043.
- Viewing Comments Electronically: You may request that we send you an electronic copy of comments via e-mail or mail you a CD-ROM containing electronic copies by contacting the OCC at regs.comments@occ.treas.gov.
- Docket Information: You may also request available background documents and project summaries using the methods described above.

Board: You may submit comments, identified by Docket No. OP-1246, by any of the following methods:

- Agency Web site: <http://www.federalreserve.gov>. Follow the instructions for submitting comments at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.
- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.